

# Exhibit 1



Melissa Knauss <melissa.k@cedarpark.org>

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## Objected Coverage Logistics

2 messages

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**Melissa Knauss** <melissa.k@cedarpark.org>

Thu, Aug 8, 2019 at 11:11 AM

To: Jami Hansen <Jami\_Hansen@ajg.com>

Cc: Steve Orcutt <steve.o@cedarpark.org>, Melinda Hansen <melinda\_hansen@ajg.com>

Hi Jami,

I have two important questions regarding objected coverages:

- 1.) For companies that have gone with the option for the carrier to cover contraceptives +, how does this work on the user/employee side. For instance, does the employee still present the medical center/hospital with the same insurance card or do they have a different card they use?
- 2.) For companies that have gone with the option for the carrier to cover contraceptives +, can you confirm that the cost of the services/prescriptions the carrier is covering are excluded from the Deductible Met amount and are therefore ineligible for HRA reimbursements by that company?

All the best,



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**Jami Hansen** <Jami\_Hansen@ajg.com>

Thu, Aug 8, 2019 at 12:23 PM

To: Melissa Knauss <melissa.k@cedarpark.org>

Cc: Steve Orcutt <steve.o@cedarpark.org>, Melinda Hansen <Melinda\_Hansen@ajg.com>

Hi Melissa!

On question #1 there wouldn't be different ID Cards. It would work the same way and is an internal process. On question #2 if it's covered at 100% the deductible and HRA wouldn't apply.

Let me know if you have any additional questions.

Jami Hansen  
Area Vice President  
Arthur J Gallagher  
425-891-1325

On Aug 8, 2019, at 11:11 AM, Melissa Knauss <melissa.k@cedarpark.org> wrote:

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